

## **REMARKS**

Support for the amendments to the claims may be found, for example, in Fig. 6 and the corresponding written description thereof, starting at page 20. Support for the filtering step may be found, for example, beginning at page 15, line 12 of the specification. Support for the formatting step may be found, for example, at page 20, lines 8-17 and page 15, line 22 to page 16, line 1.

Claims 1-32 are rejected as being anticipated by Poplawski. Reconsideration and withdrawal of these rejections are respectfully requested.

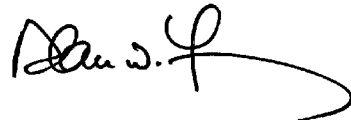
The Poplawski reference teaches a straightforward bill presentment and payment system. Poplawski does not teach any step of filtering received notifications to identify those of the received notifications that require a decision from the user, as required by the claims. Also, Poplawski does not teach requesting that the user make a decision relative to a displayed notification, generate a reply according to the decision made by the user, format the reply according to the computer process that issued the notification or send the formatted reply to the computer process, as claimed. Poplawski teaches a bill aggregator that collects bill data, and sends out emails containing a link to either to the biller or to the aggregator, to allow the payers to pay their bills. For example, the Office Action states that Poplawski teaches to generate a reply at paragraph [0044]. However, Poplawski teaches that the payer first receives an email (see paragraph [0043]) containing the bill information. The payer may then print out the email and mail it in with a payment if the payer does not want to pay the underlying bill electronically. If, however, the payer wishes to pay the bill electronically, he or she is directed to the biller's website or the CSP/BSP's website (via a link on the received email) where he or she is authenticated and allowed to pay the bill (see paragraph [0044]). Therefore, Poplawski does not

teach or suggest generating a reply according to the decision made by the user and formatting that generated reply according to the computer process that generated the notification, as claimed herein. Poplawski simply teaches that the payer receives an email that directs the payer to a website where he or she can make the requested payment. Poplawski fails to teach the recited steps and elements of the amended claims.

In view of the amendments to the claims and the above arguments, it is respectfully submitted that the amended claims define embodiments that find no counterpart in Poplawski. Reconsideration and withdrawal of the rejections to claims 1-32 under 35 U.S.C. §102(e) are, therefore, hereby respectfully requested.

It is believed that the present application is now in condition for allowance. In the event that there remain any questions relating to this application, the Examiner is respectfully requested to contact the undersigned attorney of record by telephone and whatever is needed will be done immediately.

Respectfully submitted,



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By: \_\_\_\_\_

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